

FIG. 2  
Cardholder Registration

Registration Page

300

300

Registration Page

Account Number

Security Information

City: State: Zip:

Mobile/Work/Phone:

Driver's License No.:

Home Mortgage Bank:

Type:

Name on Cards:

AnyBank

Pull-down menu

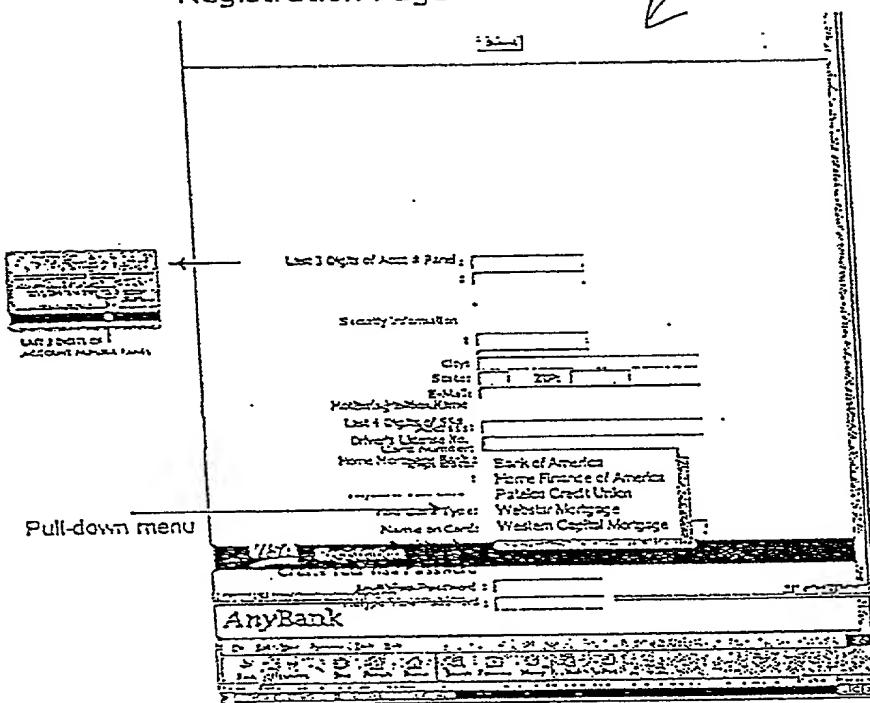


FIG. 3

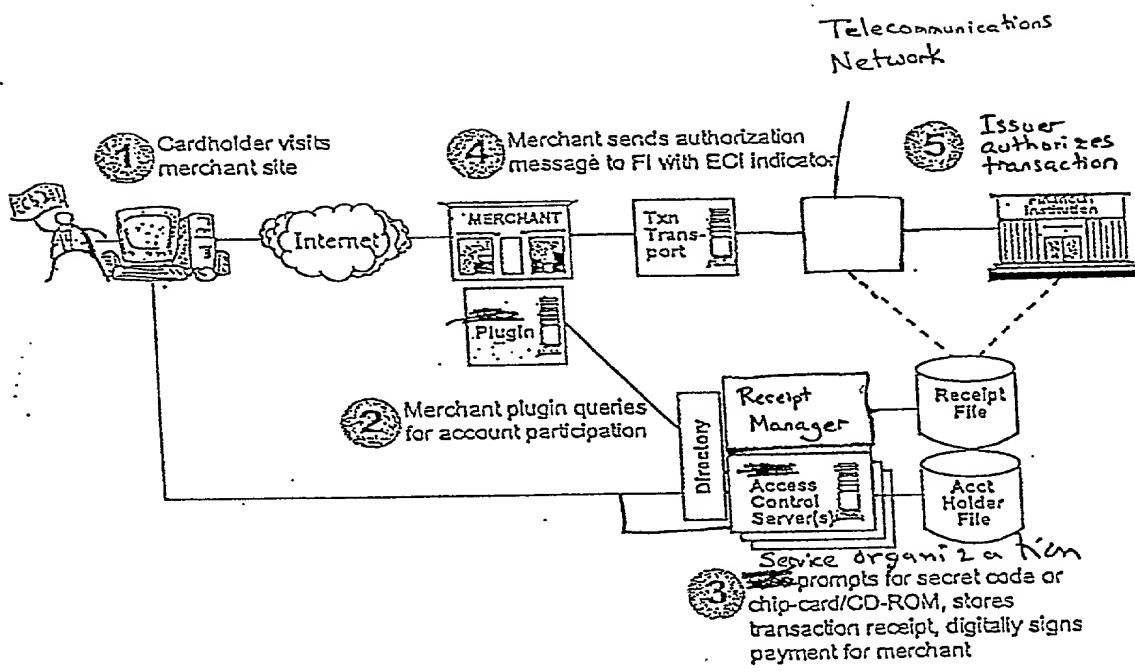


FIG. 4  
Payment Transaction

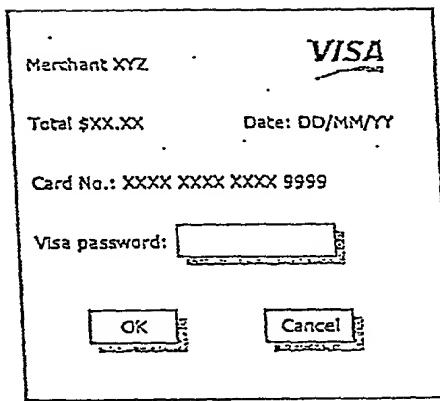


FIG. 5  
Payment Transaction  
Cardholder Password Prompt

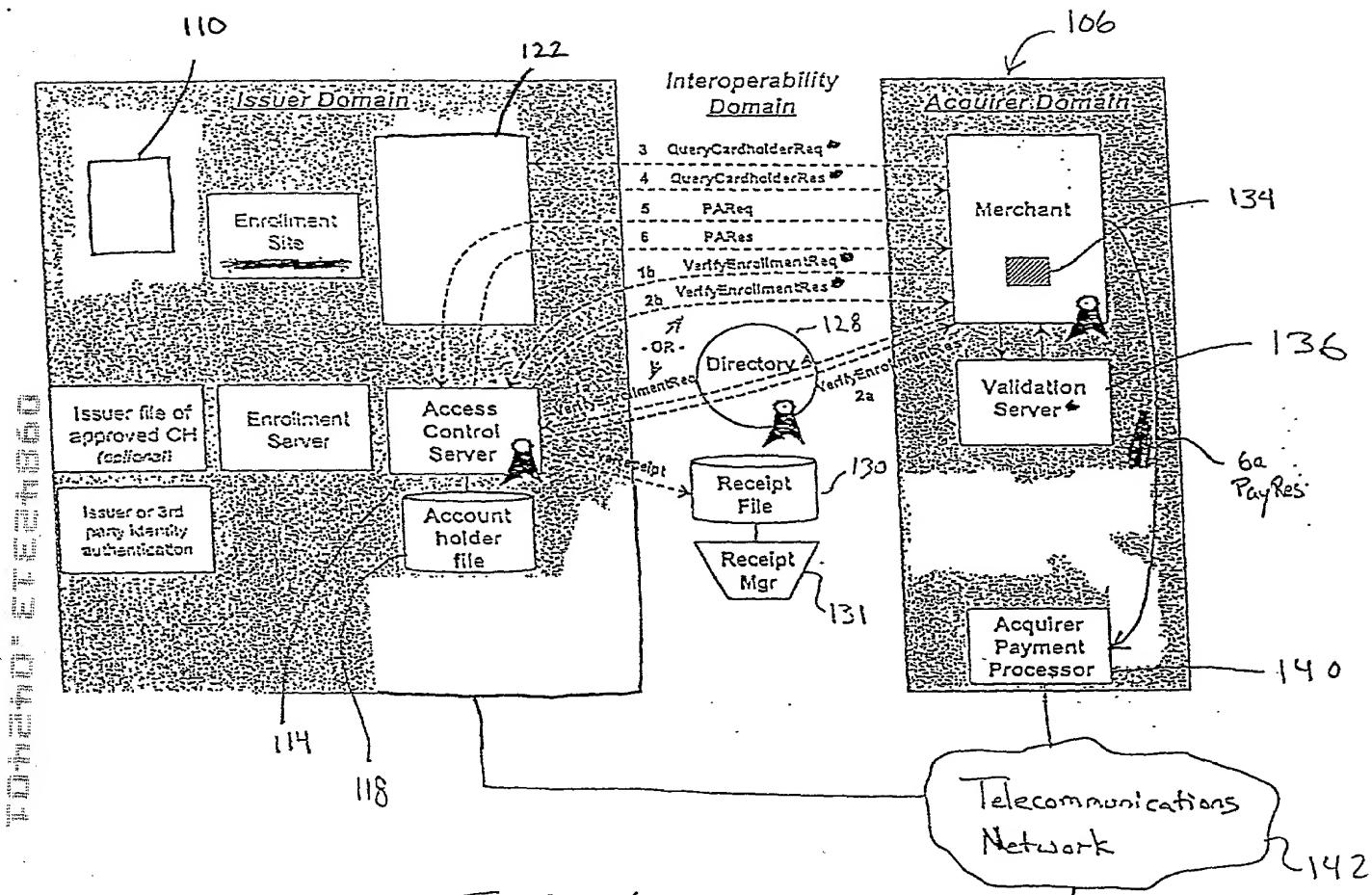


FIG. 6  
PAS Architecture  
and  
Payment Transaction

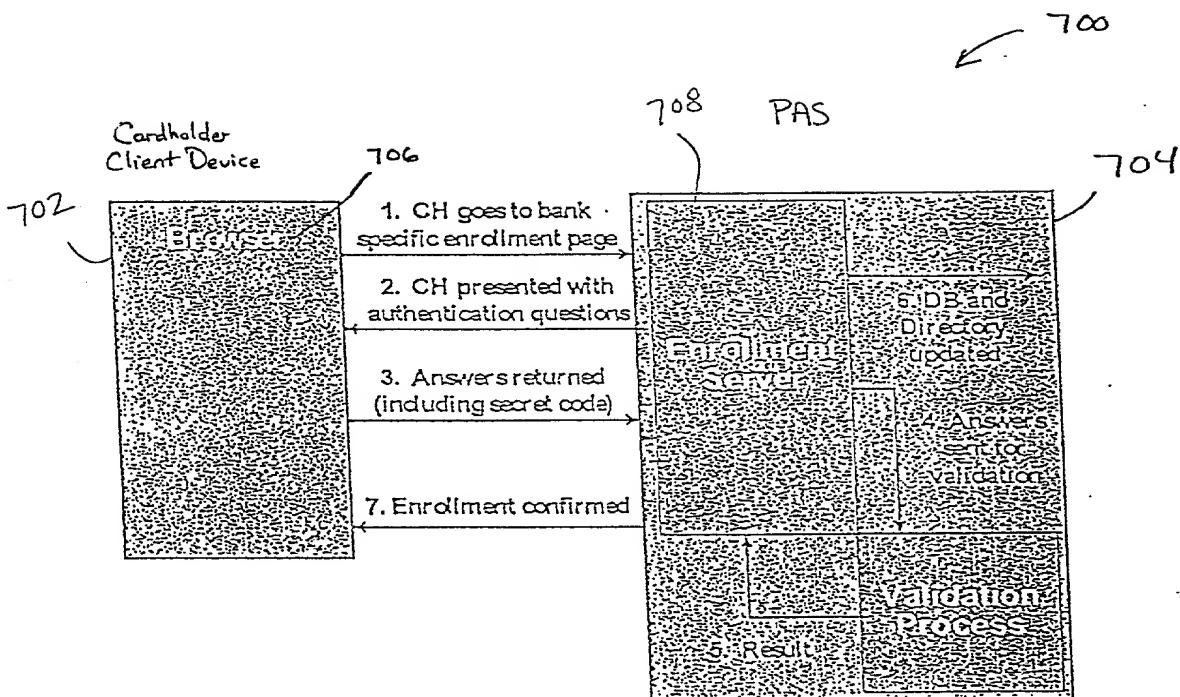


FIG. 7  
Centralized Enrollment Flow

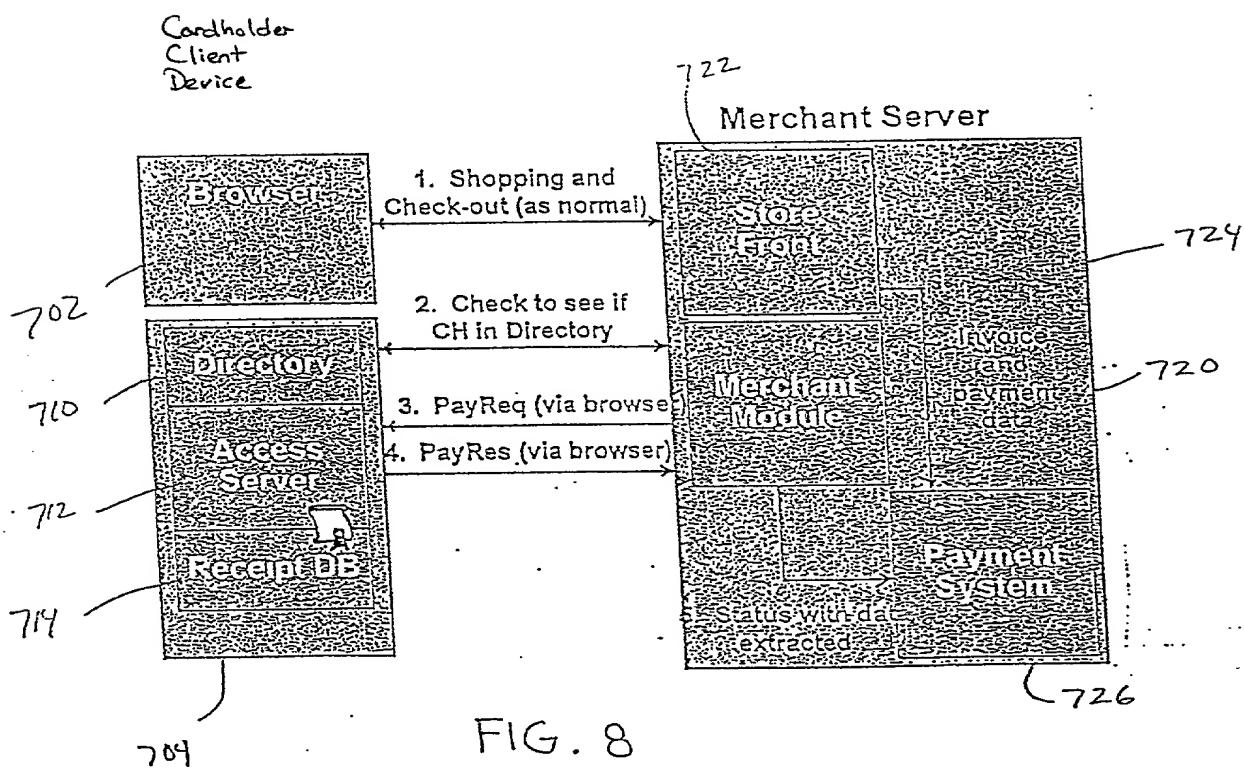


FIG. 8  
Centralized Payment Flow

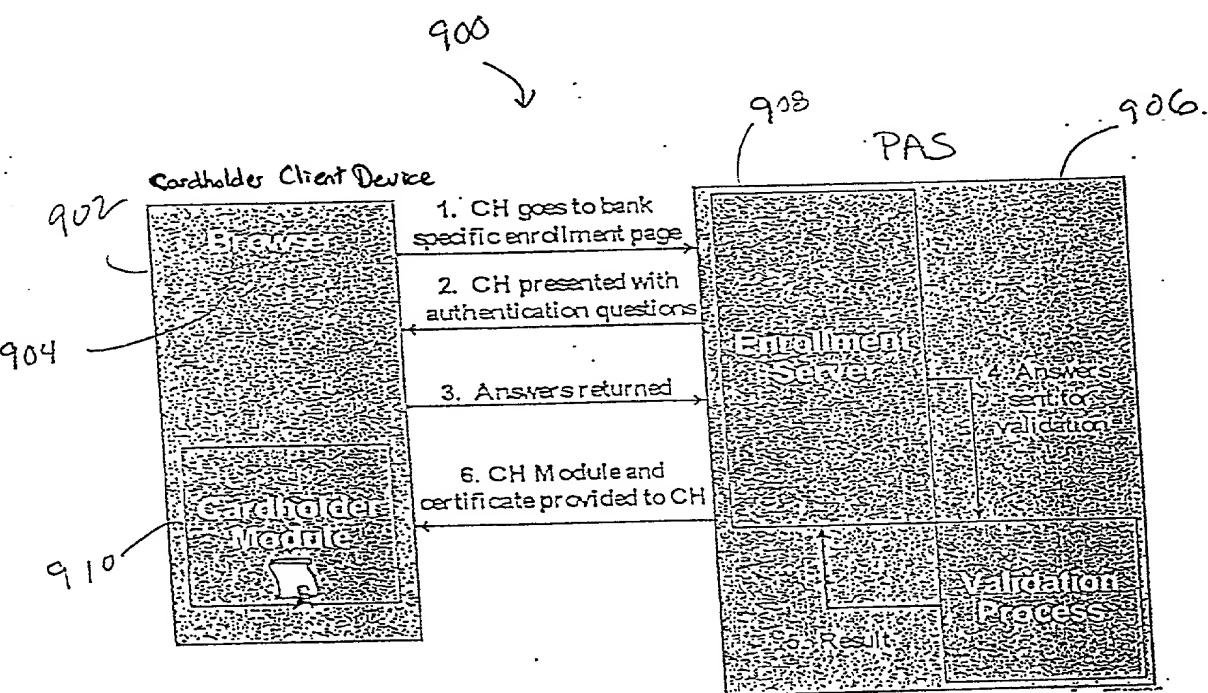


FIG. 9  
Distributed Enrollment Flow

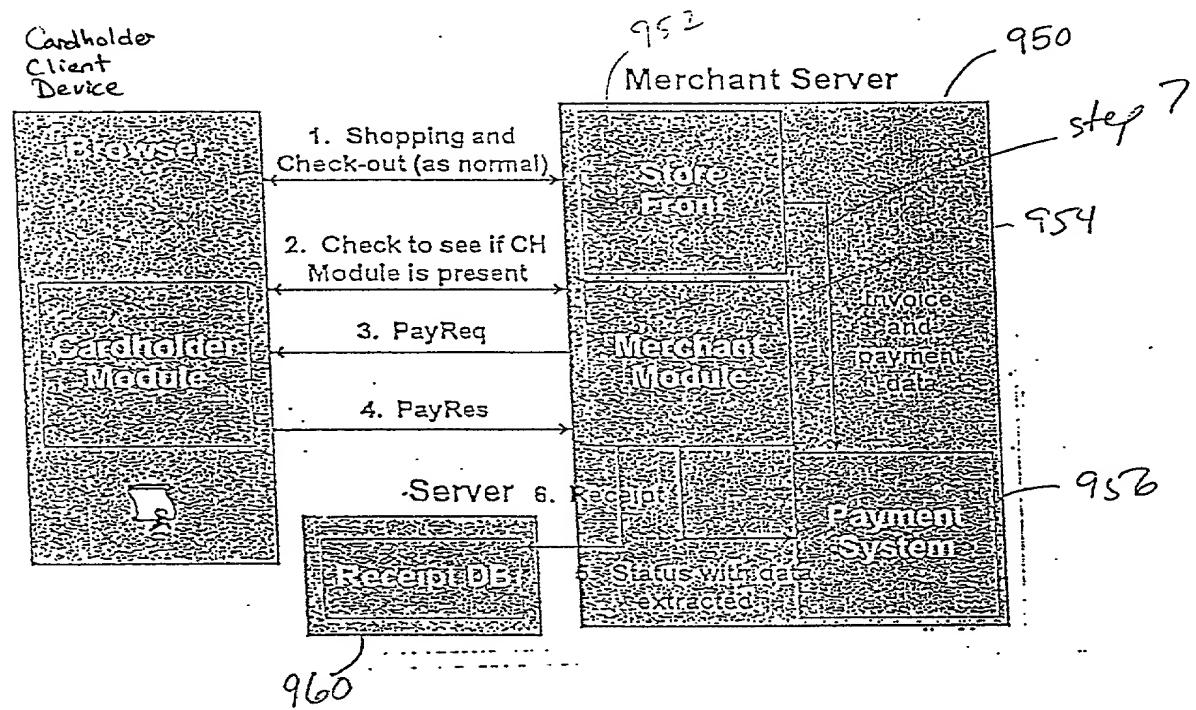


FIG. 10  
Distributed Payment Flow

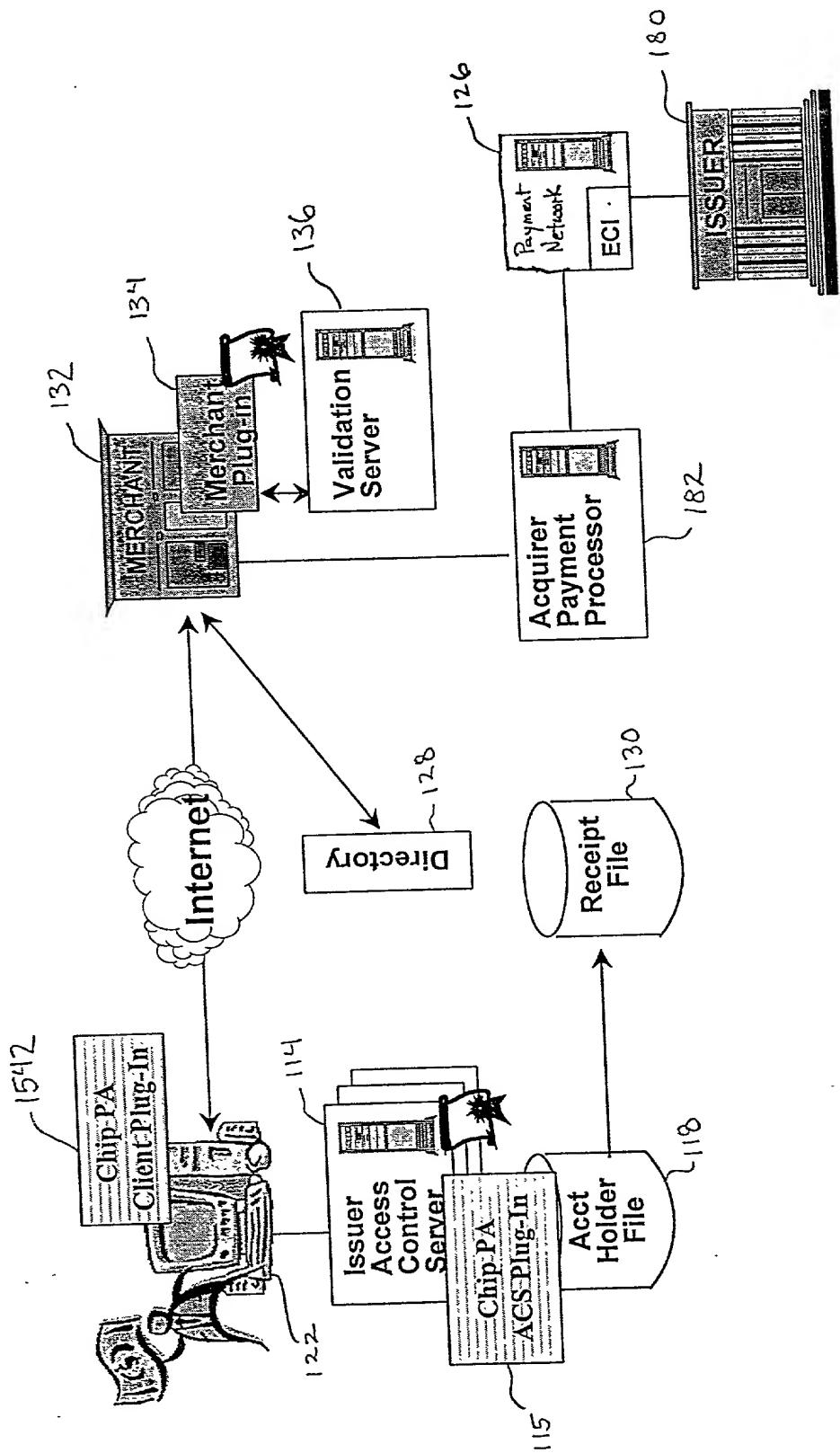


FIG. 10A  
Chip Card Payment Authentication Service Architecture

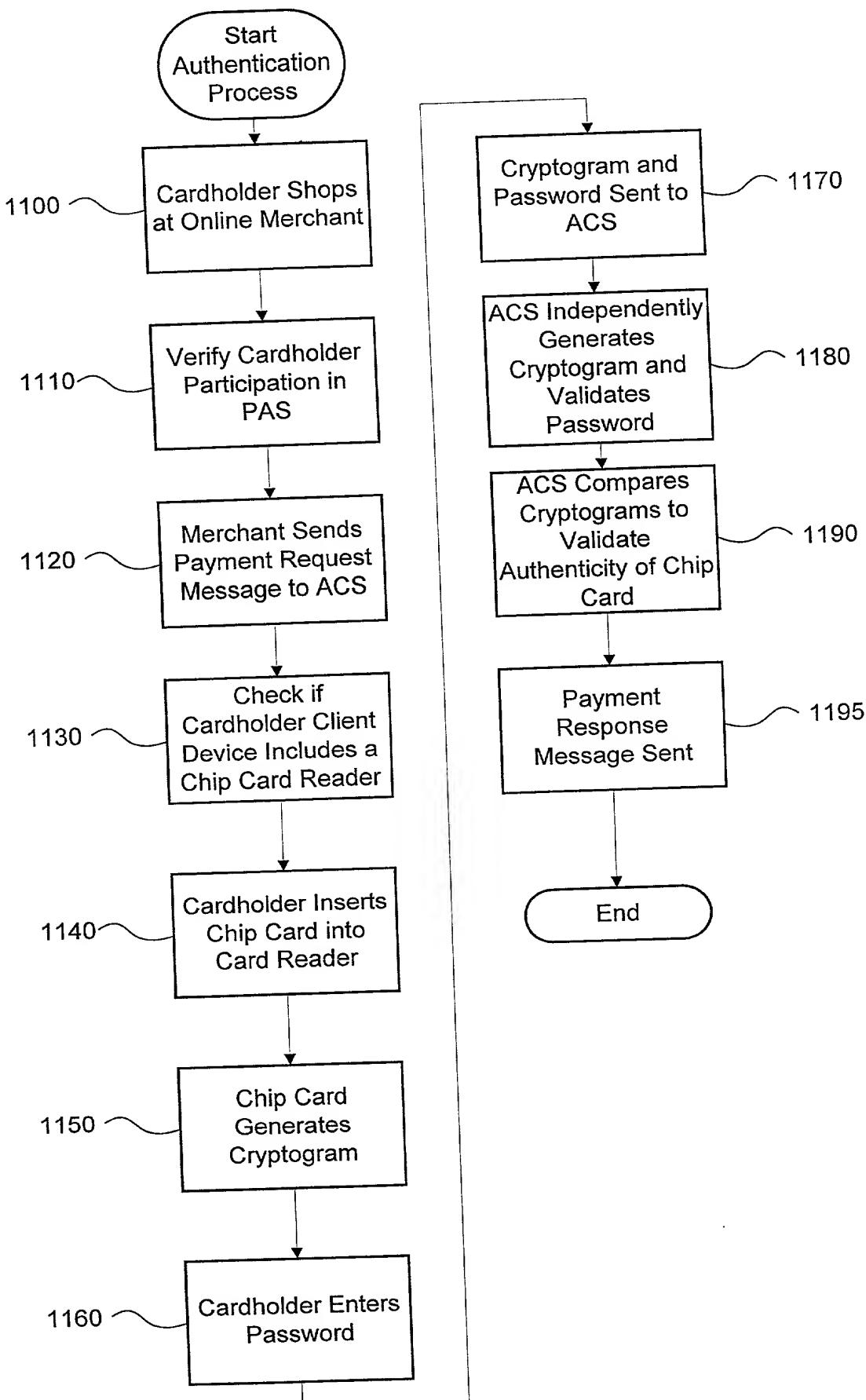


FIG. 11

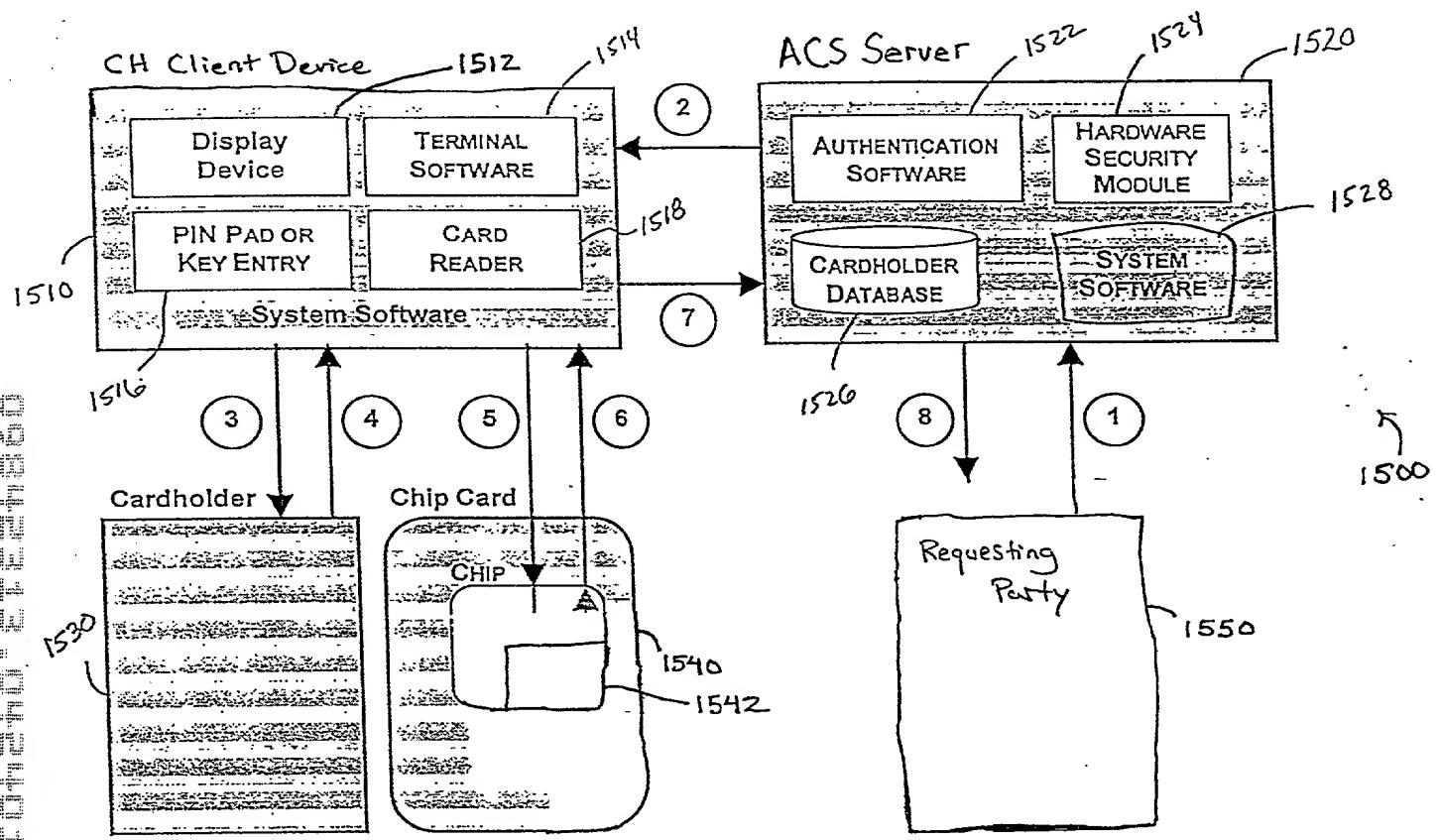


FIG. 12  
Payer Authentication Service  
with Chip Card

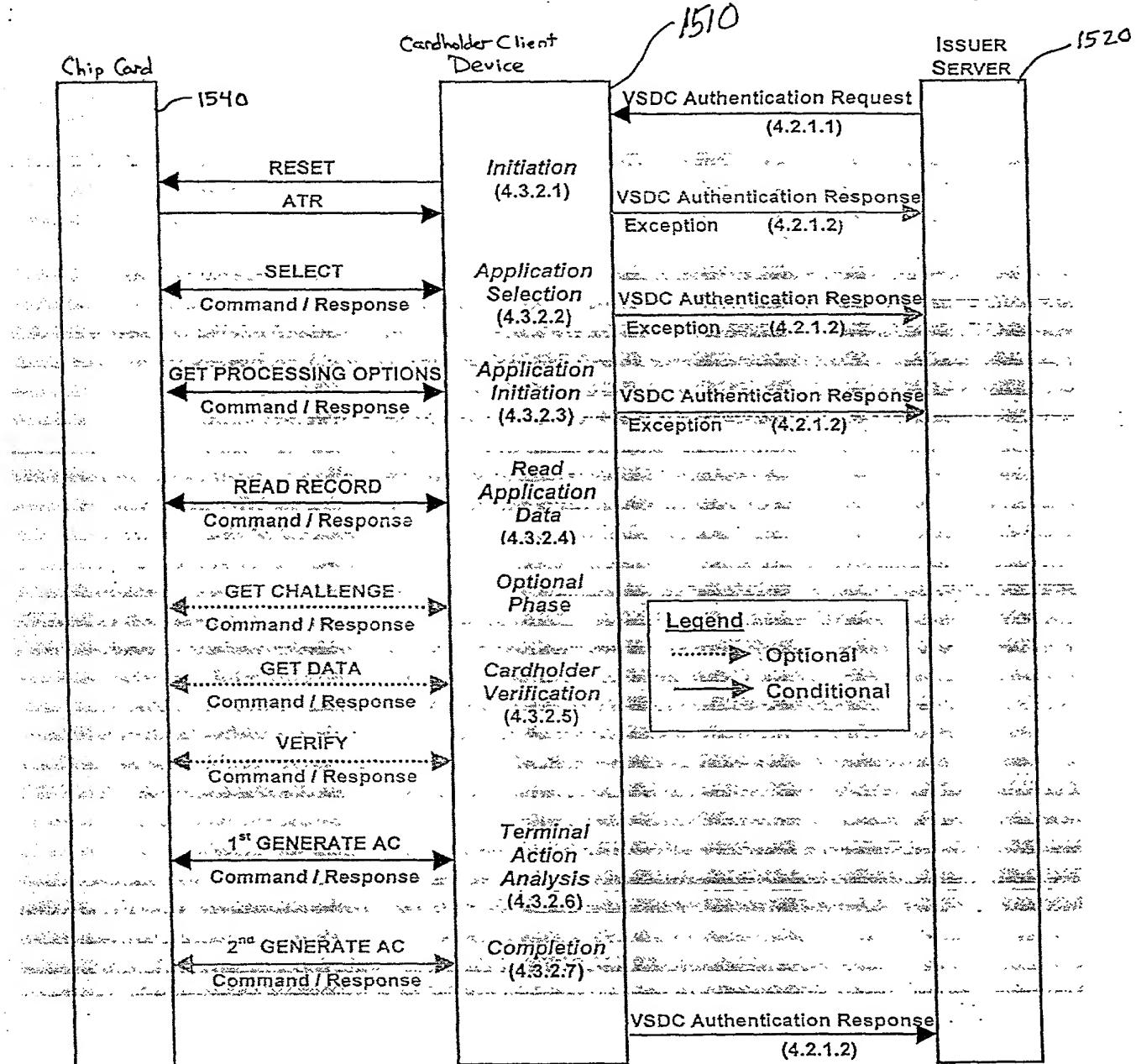
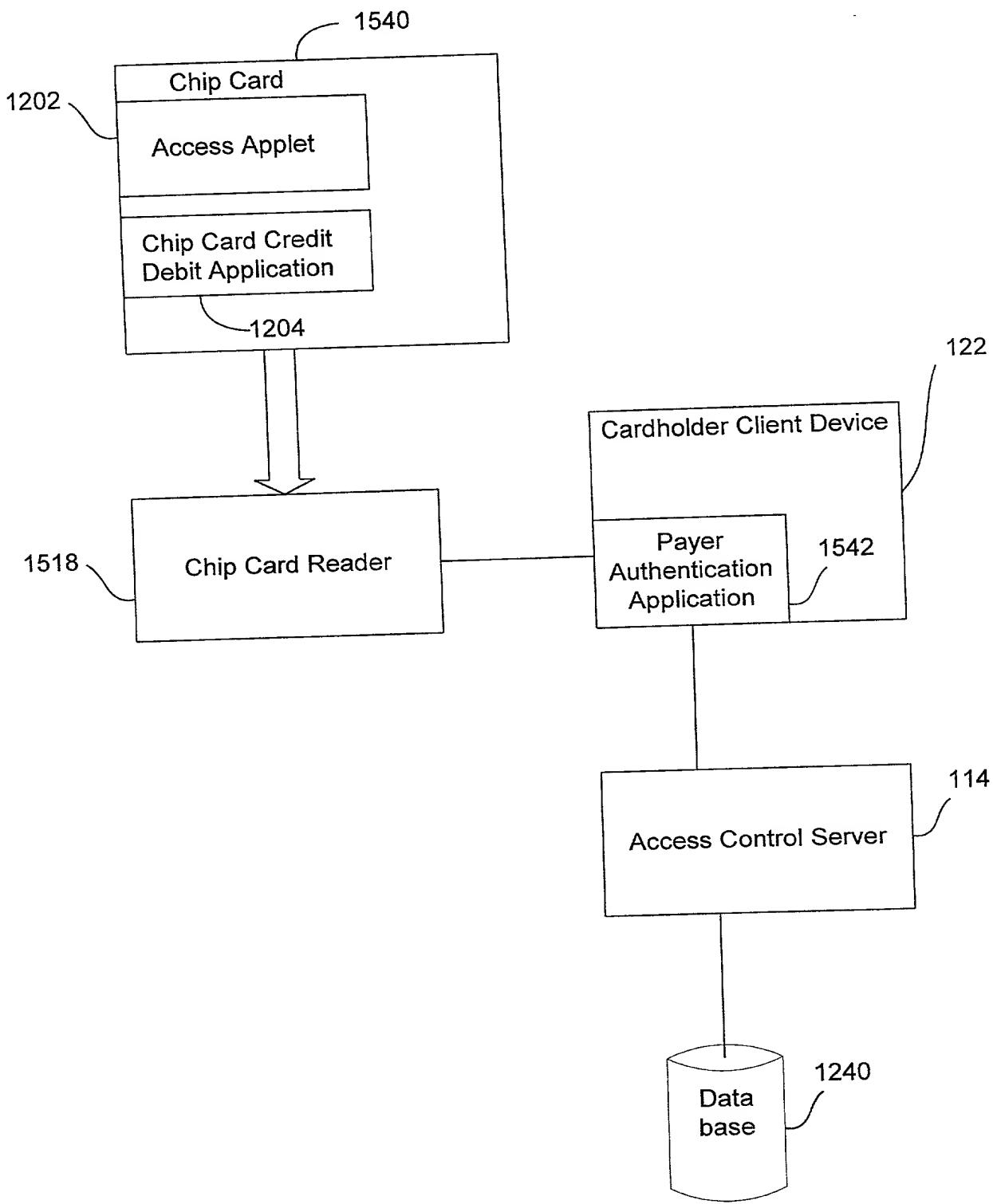
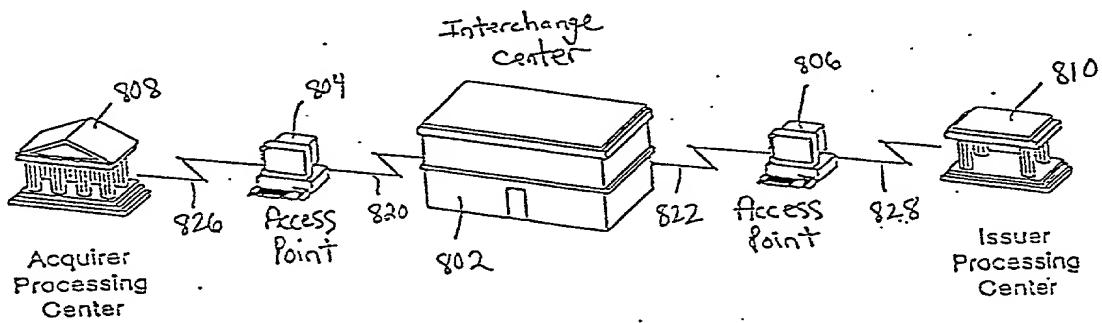


FIG. 12A  
Detailed Message Flow for  
Payer Authentication Service  
with Chip Card



**FIG. 13**  
**PAS with Chip Card and**  
**Universal Access Application**



800 → Telecommunications Network

FIG. 14

### Interchange Center Systems

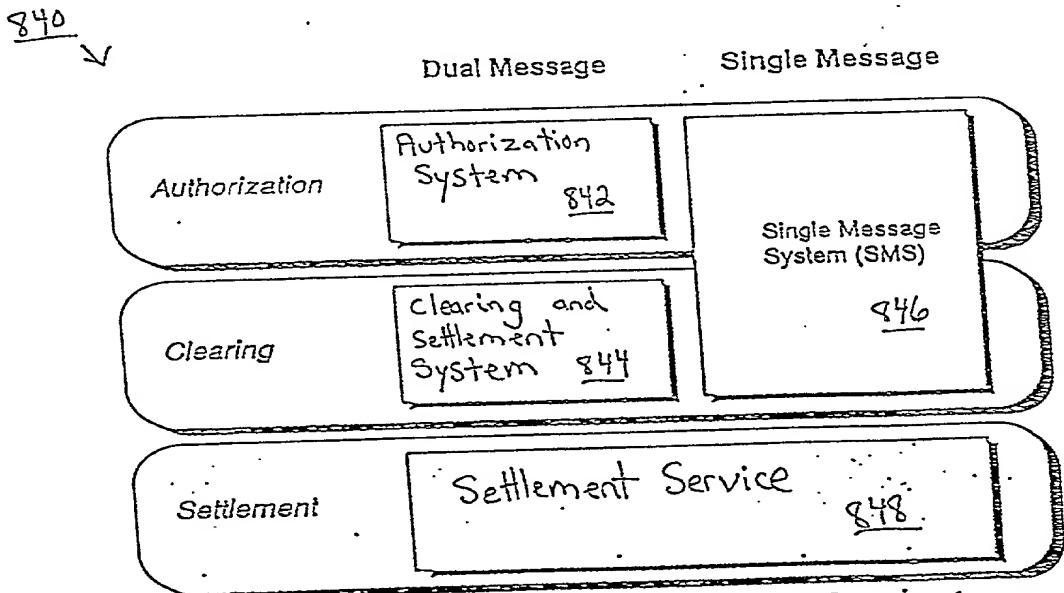


FIG. 15

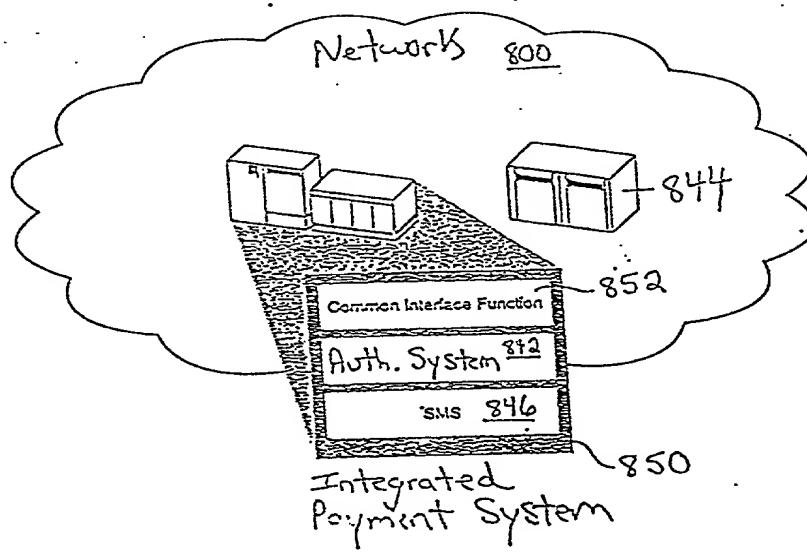


FIG. 16

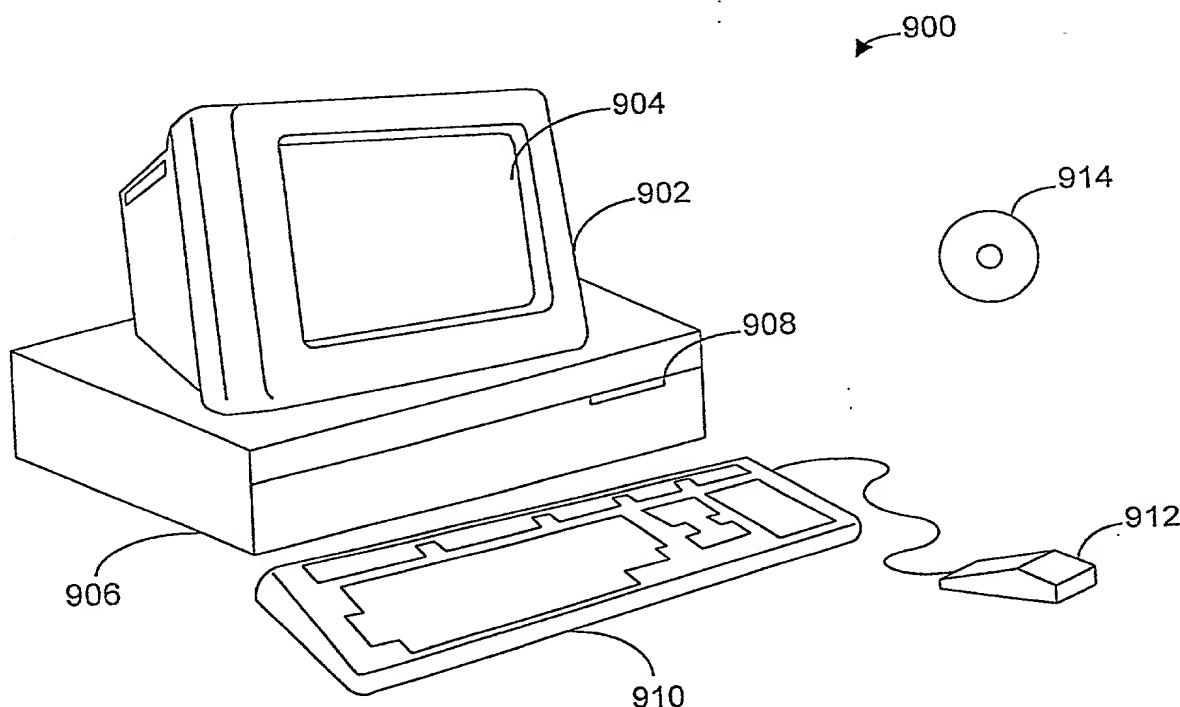


FIG. 17A

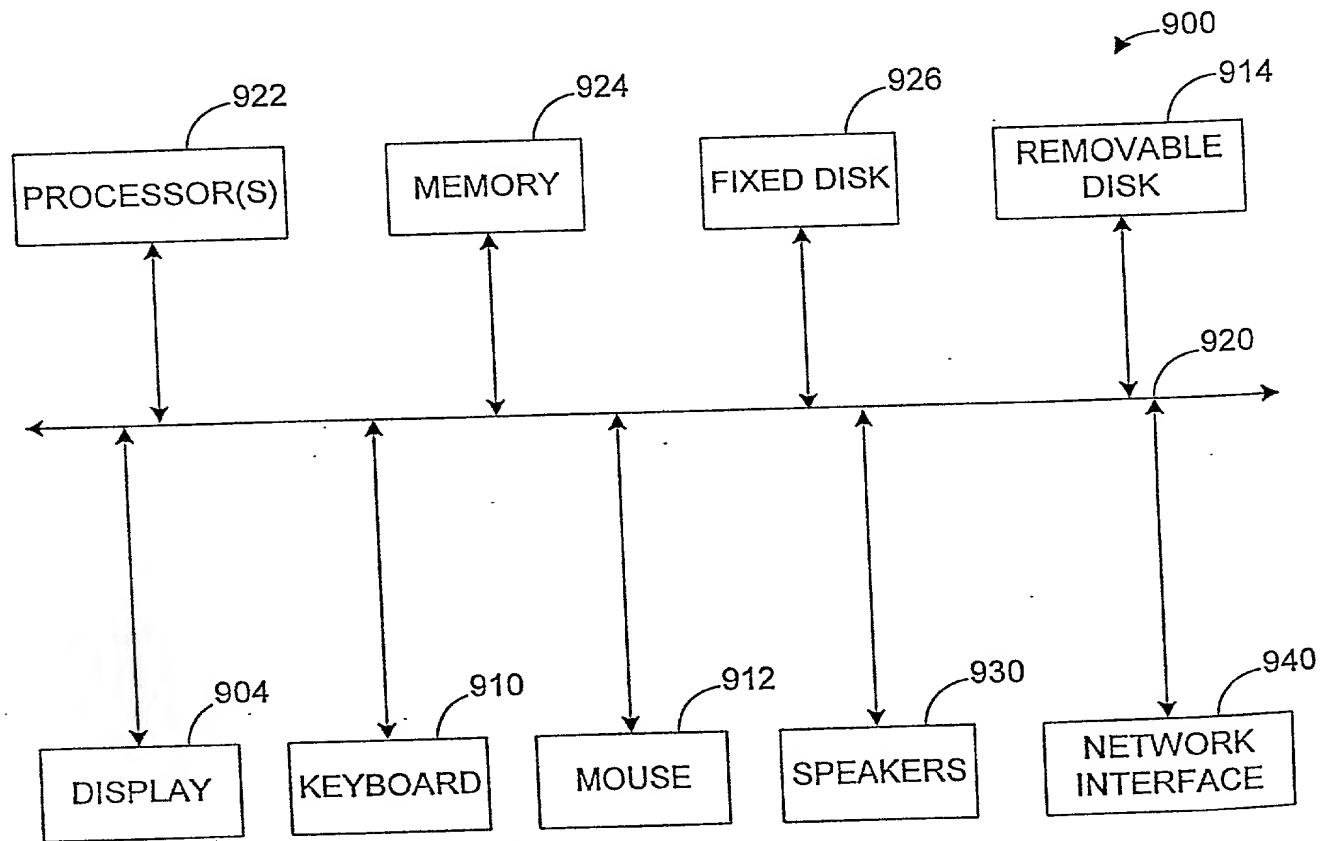


FIG. 17B